

IMPORTANT INFORMATION!

Gateway/Pennsy Underwriters Inc. Personal Information Privacy Protection Policy

Gateway/Pennsy Underwriters is a member of the financial services industry and, as such, our company has been and continues to be subject to federal and state privacy laws regarding the collection and exchange of your information. The following is Gateway/Pennsy Underwriters' privacy policy regarding the customer information we collect. Contained in this privacy policy you will find (1) an explanation of the types of information Gateway/Pennsy Underwriters collects from our clients and the means used to collect such information, (2) an explanation of how Gateway/Pennsy Underwriters shares the information collected from our clients, and (3) an explanation of how Gateway/Pennsy Underwriters protects client information.

Information we collect and the means used to collect:

Gateway/Pennsy Underwriters collects information about our customers that is necessary to provide those services usual and customary to the insurance industry. Gateway/Pennsy Underwriters collects this necessary information from the following sources:

- Information we receive from you on applications or other forms.
- This information may include, but is not limited to, your name, address, and date of birth.
- Information about our clients' transactions with us; this information may include, but is not limited to, claims and payment history.
- Information we receive from a consumer reporting agency; this information may include, but is not limited to, a driving record or insurance score report.

To collect customer information from the above stated sources, Gateway/Pennsy Underwriters may use the following means of communication to gather information: written, in person, telephone, facsimile, electronically, and online.

How we share client information with non-affiliated third parties

We don't share information about our customers or former customers with non-affiliated third parties other than as permitted or required by law. For example, Gateway/Pennsy Underwriters may share all of the information listed above with non-affiliated third parties for, including but not limited to, the following reasons:

- Information that is necessary to service or process the insurance needs of our clients, in a manner that is consistent with the usual customary services in our industry. Such usual and customary services or processes provided by Gateway/Pennsy Underwriters to its customers include, but are not limited to, underwriting, shopping the renewal, rating,

placement, and providing quotes for insurance that is required to the coverage the customer places with our company.

- Information that is necessary to protect the confidentiality or security of our client's records.
- Information that is necessary to resolve client disputes or inquiries.
- Information that is required by individuals or entities who are assessing our legal compliance.
- Information that is required for Gateway/Pennsy Underwriters to comply with the law.
- To an actuarial or research organization for the purpose of conducting actuarial or research studies.
- Information that is necessary to protect against or prevent fraud, unauthorized transactions, claims, or other liability.

How we share client information with affiliated parties

We do not share client information with any affiliate.

Our practices regarding information confidentiality & security

We maintain physical, electronic, and procedural safeguards to guard your information. These safeguards include, but are not limited to, the following.

- We restrict access to nonpublic personal information about our clients and former clients to those employees who need to know that information in order to assist in providing services or products to the customer.
- We educate our employees about the importance of confidentiality and customer privacy.
- We use a secure internet and email provider to protect the confidentiality of electronic communications.

Gateway/Pennsy Underwriters appreciates your business and in order to continue building upon that relationship we believe it is necessary, not only from a legal standpoint, but also as a sound business practice that our customers understand the care our company uses in handling your information. Gateway/Pennsy Underwriters will continue to monitor the effectiveness of this privacy policy.